

FEB 02 2006

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Paul Zappier  
For : AUTOMATED METHOD FOR LOAN  
SETTLEMENT  
Filed : December 26, 2000  
Serial No. : ~~09/747,100~~ 09/747, 010  
Examiner : Lalita M. Hamilton  
Art Unit : 3624

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO OFFICE ACTION OF AUGUST 24, 2004**

Applicant responds to the Office Action of August 24, 2004, by amending his claims as set forth as attached hereto.

**REMARKS**

The Examiner has rejected the pending claims upon the pending application by *Tealdi* (US 2001/0029482) as anticipating these claims (i.e., 35 U.S.C. §102(e)). Reconsideration of this ground of rejection is respectfully requested upon the following: